

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/765,137 Confirmation No.: 7821  
Applicant : Lloyd Adams et al.  
Filed : January 18, 2001  
Title : NETWORK BASED LOAN APPROVAL AND DOCUMENT  
ORIGINATION SYSTEM  
TC/Art Unit : 3691  
Examiner: : KAZIMI, Hani M.  
  
Docket No. : 72167.000260  
NOW JPM-052  
Customer No. : 70813

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REVOCATION OF POWER OF ATTORNEY AND  
APPOINTMENT OF NEW POWER OF ATTORNEY,  
CHANGE OF CORRESPONDENCE ADDRESS, AND  
ASSIGNMENT OF NEW LAW FIRM DOCKET NUMBER**

Sir:

1. Appointment of New Power of Attorney. As set forth in the attached "Revocation of Previous Powers of Attorney and Appointment of New Powers of Attorney and Change of Correspondence Address" executed by the Assignee (see Exhibit A), the Assignee has revoked all prior powers of attorney and appointed the registered patent attorneys and agents associated with the following customer number to undertake all matters associated with the above-captioned application:

**CUSTOMER NUMBER 70813**  
**(GOODWIN|PROCTER LLP)**

The assignee, The Chase Manhattan Bank, a corporation organized under the laws of the State of New York, and having a place of business at 270 Park Avenue, New York, New York 10017, is assignee of total interest in the above-captioned patent application pursuant to an Assignment recorded January 18, 2001 at Reel 011481, Frame 0147.

II. New Correspondence Address. All further correspondence and telephone communications should be addressed to:

**CUSTOMER NUMBER 21967**

which corresponds to the following:

Intellectual Property Department  
Goodwin|Procter LLP  
901 New York Avenue, NW  
Washington, DC 20001  
(202) 346-4000 (telephone)  
(202) 346-4444 (facsimile)

III. New Docket Number. Because Assignee has transferred responsibility for the above-captioned application to Goodwin|Procter LLP (Customer No. 70813), the application is being assigned a new attorney docket number, which is:

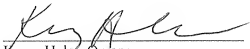
**JPM-052**

Please make the new docket number of record for this application and issue all further communications pursuant to this new docket number.

Dated:

10/09/07

By:



Kerry Helen Owens  
Reg. No. 37,412

**EXHIBIT A**

**REVOCATION OF PREVIOUS POWERS OF ATTORNEY AND APPOINTMENT OF  
NEW POWERS OF ATTORNEY AND CHANGE OF CORRESPONDENCE**

Pursuant to 37 C.F.R. §3.73(b), the undersigned, who is empowered to act on behalf of the Assignees of the applications and patents listed in Schedule A, hereby certifies that, to the best of Assignee's knowledge and belief, title to the said applications and patents is with said Assignees listed in Schedule A.

Accordingly, Assignees hereby revoke any and all previous Powers of Attorney in the applications and patents listed in the attached Schedule A, and hereby appoint, both jointly and severally, as attorneys and agents with full power of substitution and revocation, to prosecute the applications and patents in Schedule A, including any and all continuation, divisional, renewal, substitute, reexamination and reissue applications based in whole or in part on said patent application, before the U.S. Patent and Trademark Office, to transact all business in the U.S. Patent and Trademark Office connected therewith, including receiving any Letters Patent issuing thereon, and to take any and all other legal action with regard to the applications and patents listed in Schedule A, the registered patent attorneys and agents associated with:

**CUSTOMER NUMBER 70813**

All correspondence and telephone communications should be addressed to:

**CUSTOMER NUMBER 70813**

**Which corresponds to the following:**

**Goodwin Procter LLP**

**901 New York Avenue, NW**

**Washington D.C. 20001**

The newly appointed registered patent attorneys and agents of Goodwin Procter are hereby authorized to make all necessary filings with the U.S. Patent and Trademark Office to

make this appointment of Powers of Attorney of record for each of the individual applications and patents listed in Schedule A.

Dated: 12/3/07

By: 

Andrew Cadel, Esq.  
Managing Director, Associate General Counsel  
JPMorgan Chase & Co.,  
*authorized signatory for*  
JPMorgan Chase Bank, N.A.,  
*successor-in-interest to Assignees*  
Morgan Guaranty Trust Company of New York  
JPMorgan Chase Bank, N.A.  
The Chase Manhattan Bank

## Schedule A

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
10/821,965	47004.000255 [new-- J47004.Y00255 JPC-025	April 12, 2004			JP Morgan Chase Bank.
10/696,546	72167.000556 [new-- J72167.X00556 JPM-057 C1	October 28, 2003			Morgan Guaranty Trust Company of New York
10/875,465	47004.000272 [new-- J47004.Y00272 JPC-019	October 29, 2004			Anexsys, LLC
11/242,559	47004.000365 [new-- J47004.Y00365 JPC-014	January 31, 2006			JP Morgan Chase Bank
10/653,107	47004.000261 [new-- J47004.Y00261 JPC-033	May 26, 2004	7,086,585	August 8, 2006	Bank One, Delaware, National Association
11/458,881	47004.000435 [new-- J47004.Y00435 JPC-033 C1	July 20, 2006			Bank One, Delaware, National Association
10/660,012	47004.000247 [new-- J47004.Y00247 JPC-022	October 8, 2004			Anexsys, LLC
09/497,307	72167.000159 [new-- J72167.X00159 JPM-084	February 3, 2000	6,609,113	August 19, 2003	The Chase Manhattan Bank
10/239,596	47004.000181 [new-- J47004.Y00181 JPC-003	January 10, 2003			Bank One, Delaware, National Association
09/497,334	72167.000172 [new-- J72167.X00171 JPM-064 OR3	February 3, 2000	6,704,714	March 9, 2004	The Chase Manhattan Bank
10/656,171	72167.000441 [new-- J72167.X00441 JPM-064 C1	January 31, 2003			The Chase Manhattan Bank
08/342,265	72167.000002 [new-- J72167.X00002 JPM-067	November 18, 1994	6,181,837	January 30, 2001	The Chase Manhattan Bank
08/435,630	72167.000010 [new-- J72167.X00010 JPM-067 D1	May 5, 1995	5,563,559	October 5, 1999	The Chase Manhattan Bank.
08/435,748	72167.000009 [new-- J72167.X00009	May 5, 1995	5,517,965	June 29, 1999	The Chase Manhattan Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
	JPM-067 D2				
08/435,638	72167.000011 new— J72167.X00011 JPM-067 D3	May 5, 1995	5,940,844	August 17, 1999	The Chase Manhattan Bank
08/436,027	72167.000012 new— J72167.X00012 JPM-067 D4	May 5, 1995	5,679,046	October 14, 1997	The Chase Manhattan Bank
09/040,245	72167.000104 new— J72167.X00104 JPM-067 C1	July 1, 1999	6,574,377	June 3, 2003	The Chase Manhattan Bank
08/893,389	72167.000035 new— J72167.X00035 JPM-024	July 11, 1997	6,249,775	June 19, 2001	The Chase Manhattan Bank
09/862,055	72167.000279 new— JPM-024 D1	May 21, 2001	7,020,631	March 28, 2006	The Chase Manhattan Bank
09/274,850	72167.000087 new— J72167.X00087 JPM-030	March 23, 1999	6,609,125	August 19, 2003	The Chase Manhattan Bank
09/772,601	72167.000247 new— J72167.X00247 JPM-033	January 30, 2001			The Chase Manhattan Bank
08/968,902	72167.000032 new— J72167.X00032 JPM-025	November 10, 1997	6,070,244	May 30, 2000	JPMorgan Chase Bank
08/900,075	72167.000025 new— J72167.X00025 JPM-026	July 24, 1997	6,266,583	July 24, 2001	JPMorgan Chase Bank
11/051,764	47004.000122 new— J47004.Y00122 JPC-015 C1	February 7, 2005			Bank One, Delaware, National Association
09/325,536	47004.000040 new— J47004.Y00040 JPC-015	June 4, 1999	6,882,984	April 19, 2005	Bank One, Delaware, National Association

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
11/990,177	47004.000406 [new— J47004.Y00406 JPC-015 C2	March 28, 2006			Bank One, Delaware, National Association.
09/655,886	47004.000084 [new— J47004.Y00084 JPC-013	September 6, 2000			Chase Manhattan Bank USA, N.A.
11/697,440	47004.000465 [new— J47004.Y00465 JPC-013 C1	April 6, 2007			Chase Manhattan Bank USA, N.A.
09/413,871	72167.000090 [new— J72167.X00090 JPM-040	October 7, 1999	7,062,456	June 13, 2006	The Chase Manhattan Bank
11/281,436	72167.000558 [new— J72167.X00558 JPM-040 C1	November 18, 2005			The Chase Manhattan Bank
09/663,289	72167.000117 [new— J72167.X00117 JPC-038	May 2, 2000	7,062,462	June 13, 2006	JPMorgan Chase Bank
11/207,992	72167.000551 [new— J72167.X00551 JPM-038 DV1	August 22, 2005			JPMorgan Chase Bank
11/622,759	72167.000603 [new— J72167.X00603 JPM-038 C1	January 12, 2007			JPMorgan Chase Bank
11/622,761	72167.000603 [new— J72167.X00603 JPM-038 C2	January 12, 2007			JPMorgan Chase Bank
09/622,746	72167.000609 [new— J72167.X00609 JPM-038 C3	January 12, 2007			JPMorgan Chase Bank
11/698,456	72167.000621 [new— J72167.X00621 JPM-038 C4	April 4, 2007			JPMorgan Chase Bank
09/387,669	72167.000098 [new— J72167.X00098 JPM-039	August 31, 1999	6,502,080	December 31, 2002	The Chase Manhattan Bank
09/052,777	72167.000047 [new— J72167.X00047 JPM-020	March 31, 1998	6,535,955	March 18, 2003	The Chase Manhattan Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
09/439,909	72167.000118 [new-- J72167.X00118 JPM-028	November 12, 1999	6,557,039	April 29, 2003	JPMorgan Chase Bank.
10/413,994	72167.000451 [new-- J72167.X00451 JPM-028 CP1	April 16, 2003	6,886,047	April 26, 2005	JPMorgan Chase Bank
11/026,061	72167.000497 [new-- J72167.X00497 JPM-028 C1	January 4, 2005			JPMorgan Chase Bank
09/681,712	72167.000023 [new-- J72167.X00023 JPM-027	July 29, 1996	5,819,234	October 6, 1998	The Chase Manhattan Bank A Corporation of NY
09/917,041	72167.000037 [new-- J72167.X00037 JPM-021	August 19, 1997	6,006,249	December 21, 1999	JPMorgan Chase Bank
11/008,261	47004.000313 [new-- J47004.Y00313 JPC-034	December 10, 2004			The Chase Manhattan Bank
11/375,043	72167.000538 [new-- J72167.X00538 JPM-043	March 15, 2006			JPMorgan Chase Bank
09/809,494	72167.000230 [new-- J72167.X00230 JPM-045	March 15, 2001			The Chase Manhattan Bank
09/552,879	47004.000056 [new-- J47004.Y00056 JPC-026	April 20, 2000	7,212,896	May 1, 2007	JPMorgan Chase Bank
11/686,094	47004.000481 [new-- J47004.Y00481 JPC-026 C1	March 14, 2007			JPMorgan Chase Bank
10/266,838	72167.000407 [new-- J72167.X00407 JPM-062	October 7, 2002			JPMorgan Chase Bank
09/608,851	72167.000177 [new-- J72167.X00177 JPM-063	June 30, 2000	7,058,817	June 6, 2006	JPMorgan Chase Bank
11/743,796	72167.000632 [new-- J72167.X00632 JPM-044	May 3, 2007			JPMorgan Chase Bank



Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
10/154,131	72167.000560 [new— JPM-066	May 23, 2002			JPMorgan Chase Bank.
09/438,590	72167.000125 [new— J72167.X00125 JPM-042	November 12, 1999			JPMorgan Chase Bank
09/564,783	72167.000176 [new— J72167.X00176 JPM-029	May 4, 2000			The Chase Manhattan Bank
09/660,814	72167.000252 [new— J72167.X00252 JPM-037	September 13, 2000	7,124,111	October 13, 2006	JPMorgan Chase Bank
11/508,847	72167.000544 [new— J72167.X00544 JPC-037 C1	August 24, 2006			JPMorgan Chase Bank
09/248,495	72167.000079 [new— J72167.X00079 JPM-036	February 10, 1999	6,493,685	December 10, 2002	The Chase Manhattan Bank
09/851,790	72167.000297 [new— J72167.X00297 JPM-034	May 9, 2001	6,772,146	August 3, 2004	The Chase Manhattan Bank
11/157,974	72167.000500 [new— J72167.X00500 JPM-054	June 22, 2005			JPMorgan Chase Bank
10/442,899	72167.000440 [new— J72167.X00440 JPM-055	May 22, 2003			JPMorgan Chase Bank
10/754,700	72167.000478 [new— J72167.X00478 JPM-055	January 12, 2004			JPMorgan Chase Bank
09/761,763	47004.000086 [new— J47004.Y00086 JPC-032	January 18, 2001	6,985,873	January 10, 2006	First USA Bank, N.A.
11/327,356	47004.000401 [new— J47004.Y00401 JPC-032 C1	January 9, 2006			First USA Bank, N.A.
11/417,049	47004.000419 [new— J47004.Y00419 JPC-031	May 4, 2006			JPMorgan Chase Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
10/681,148	47004.000202 [new— J47004.Y00202 JPC-030]	October 9, 2003			Bank One, Delaware, National Association.
10/442,043	47004.000218 [new— J47004.Y00218 JPC-029]	May 21, 2003			Bank One, Delaware, National Association
10/318,223	47004.000221 [new— J47004.Y00221 JPC-028]	December 13, 2002			Bank One, Delaware, National Association
10/801,136	47004.000288 [new— J47004.Y00288 JPC-027]	July 29, 2004			Bank One, Delaware, National Association
10/452,573	42950.000047 [new— J42950.Z00047 JPP-001]	June 3, 2003			Bank One, Delaware, National Association
11/262,831	42950.000096 [new— J42950.Z00096 JPP-001 C1]	November 1, 2005			Bank One, Delaware, National Association
10/889,176	47004.000289 [new— J47004.Y00289 JPC-018 C1]	July 13, 2004			Bank One, Delaware, National Association
09/597,298	47004.000070 [new— J47004.Y00070 JPC-018]	June 20, 2000	6,867,789	March 15, 2005	Bank One, Delaware, National Association
11/681,608	72167.000615 [new— J72167.X00615 JPM-085]	March 2, 2007			JPMorgan Chase Bank
11/681,584	72167.000614 [new— J72167.X00614 JPM-085]	March 2, 2007			JPMorgan Chase Bank
10/869,905	47004.000275 [new— J47004.Y00275 JPC-020]	June 18, 2004			Bank One, Delaware, national Association
10/869,904	47004.000277 [new— J47004.Y00277 JPC-021]	June 18, 2004			Bank One, Delaware, National Association
10/830,114	47004.000267 [new— J47004.Y000267 JPC-024]	April 23, 2004			Bank One, Delaware, National Association

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Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
10/667,353	47004.000252 [new— J47004.Y00252 JPC-010	September 23, 2003			Bank One, Delaware, National Association
09/765,137	72167.000280 [new— J72167.X00280 JPM-052	January 18, 2001			The Chase Manhattan Bank
10/006,484	72167.000295 [new— J47004.X00295 JPM-053	December 5, 2001			JPMorgan Chase Bank
09/695,093	72167.000251 [new— J72167.X00251 JPM-005	October 24, 2000			The Chase Manhattan Bank
09/566,135	72167.000105 [new— J72167.X00105 JPM-010	August 2, 1999			The Chase Manhattan Bank
10/338,958	72167.000578 [new— J72167.X00578 JPM-058	January 7, 2003			JPMorgan Chase Bank
09/677,581	72167.000165 [new— J72167.X00165 JPM-035	September 29, 2000			The Chase Manhattan Bank
09/597,297	47004.000054 [new— J47004.Y00054 JPC-017	June 20, 2000	7,203,863	April 10, 2007	JPMorgan Chase Bank
09/394,037	47004.000033 [new— J47004.Y00033 JPC-016	July 30, 1999	6,386,444	May 14, 2002	First USA Bank, NA
10/103,851	47004.000201 [new— J47004.Y00201 JPC-015 C1	March 25, 2002	6,745,938	June 8, 2004	Bank One Delaware
09/728,340	72167.000253 [new— J72167.X00253 JPM-046	December 1, 2000			The Chase Manhattan Bank
11/209,642	72167.000493 [new— J72167.X00493 JPM-051	August 24 2005			JPMorgan Chase Bank
10/256,598	72167.000488 [new— J72167.X00488 JPM-050	September 27, 2002			JPMorgan Chase Bank

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Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
09/814,243	72167.000236 [new— J72167.X00236 JPM-006	March 21, 2001			The Chase Manhattan Bank
09/828,616	72167.000184 [new— J72167.X00184 JPM-007	April 6, 2001			The Chase Manhattan Bank
09/948,205	72167.000262 [new— J72167.X00262 JPM-008	September 6, 2001			The Chase Manhattan Bank
10/078,687	72167.000576 [new— J72167.X00576 JPM-009	February 19, 2002			JPMorgan Chase Bank
10/336,495	72167.000436 [new— J72167.X00436 JPM-013	January 2, 2003			The Chase Manhattan Bank
10/358,921	72167.000563 [new— J72167.X00563 JPM-014	February 5, 2003			JPMorgan Chase Bank
09/397,309	72167.000520 [new— J72167.X00520 JPM-015	September 16, 1999			
09/872,447	72167.000278 [new— J72167.X00278 JPM-016	June 1, 2001			The Chase Manhattan Bank
10/293,491	72167.000489 [new— J72167.X00489 JPM-017	November 14, 2002			JPMorgan Chase Bank
11/746,483	72167.000595 [new— J72167.X00595 JPM-018	May 9, 2007			
08/988,041	72167.000046 [new— J72167.X00046 JPM-022	December 10, 1997	6,418,457	July 9, 2002	The Chase Manhattan Bank, A Corporation of New York
08/988,169	72167.000040 [new— J72167.X00040 JPM-023	December 10, 1997	6,038,552	March 14, 2000	The Chase Manhattan Bank

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
09/349,960	47004.000031 [new— J47004.Y00031	July 9, 199901	6,553,113	April 22, 2003	Bank One, Delaware, National Association

Application No.	Docket Number (Existing/New)	Filing Date	Patent No.	Patent Issue Date	Assignee
10/286,767	47004.000227 [new— JPC-004 J47004.Y00227 JPC-004 C1	November 4, 2002	6,714,642	March 30, 2004	Bank One, Delaware, National Association
10/799,712	47004.000280 [new— J47004.Y00280 JPC-004 CP1	March 15, 2004			Bank One, Delaware, National Association
10/461,499	47004.000217 [new— J47004.Y00217 JPC-005	June 16, 2003			Bank one, Delaware, National Association
10/193,923	47004.000098 [new— J47004.Y00098 JPC-006	July 15, 2002			First USA Bank, N.A.
09/599,602	47004.000073 [new— J47004.Y00073 JPC-007	June 23, 2000			Bank One Corporation
10/011971	47004.000094 [new— J47004.Y00094 JPC-008	December 11, 2001			First USA Bank, N.A.
10/315,920	47004.000192 [new— J47004.Y00192 JPC-009	December 10, 2002			Bank One, Delaware, National Association
09/511,362	47004.000067 [new— J47004.Y00067 JPC-011	February 23, 2000	6,941,279	September 6, 2005	Bank One Corporation
11/184502	47004.000334 [new— J47004.Y00334 JPC-011 C1	July 15, 2005			Bank One Corporation
11/461,951	47004.000441 [new— J47004.Y00441 JPC-011 C2	August 2, 2006			Bank One Corporation
10/758,862	47004.Y00279 [new— J47004.Y00279 JPC-011 D1	January 16, 2004			Bank One Corporation
09/307,597	47004.000027 [new J47004.Y00027 JPC-036	May 10, 1999	6,227,447	May 8, 2001	Bank One, Delaware, National Association
09/757,604	47004.000123 [new J47004.Y00123 JPM-036 C1	January 11, 2001	6,341,724	January 29, 2002	Bank One, Delaware, National Association